

<b>Information to identify the case:</b>	
Debtor 1	John Paone First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Bonnie A Paone First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 18-30692-CMG	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Paone

Bonnie A Paone

12/6/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Paone  
Bonnie A Paone  
Debtors

Case No. 18-30692-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 06, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2022:**

Recip ID	Recipient Name and Address
db/jdb	John Paone, Bonnie A Paone, 157 Rutledge Ct N, Matawan, NJ 07747-9723
cr	+ THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CIT MO, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517931660	+ Bethpage Federal Credit Union, c/o Rivkin Radler LLP, 926 RXR Plaza, Uniondale, NY 11556-0926
517819516	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517819519	+ Resurent Capital Services, Suite 1110, 55 Beattie Pl MSC 576, Greenville, SC 29601-2170
517819520	Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016
517819527	Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 06 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517896352	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 06 2022 20:48:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
517819493	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:50	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
517916868	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517819495	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:23	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
517819494	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:25	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517819496	EDI: CITICORP.COM	Dec 07 2022 01:43:00	Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
517819497	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:50	Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517819498	Email/Text: bk@avant.com	Dec 06 2022 20:49:00	Avant, Attn: Bankruptcy, PO Box 9183380, Chicago, IL 60691-3380
517819499	Email/Text: bk@avant.com	Dec 06 2022 20:49:00	Avant LLC, 222 N La Salle St Ste 170, Chicago, IL 60601-1003
517819500	^ MEBN	Dec 06 2022 20:39:36	Best Egg/Sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

District/off: 0312-3

User: admin

Page 2 of 4

Date Recd: Dec 06, 2022

Form ID: 3180W

Total Noticed: 54

517819501	+ Email/Text: bankruptcynotices@bethpagefcu.com	Dec 06 2022 20:48:00	Bethpage FCU, 899 S Oyster Bay Rd, Bethpage, NY 11714-1031
517819502	+ Email/Text: bankruptcynotices@bethpagefcu.com	Dec 06 2022 20:48:00	Bethpage Fed Cr Union, 899 S Oyster Bay Rd, Bethpage, NY 11714-1031
517819503	Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 06 2022 20:49:00	Caliber Home Loans, Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330
517819504	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 06 2022 20:49:00	Caliber Home Loans I, 715 Metropolitan Ave, Oklahoma City, OK 73108-2054
517938285	EDI: Q3G.COM	Dec 07 2022 01:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517827524	Email/Text: EBNBKNOT@ford.com	Dec 06 2022 20:49:00	Ford Motor Credit Co, POB 62180, Colorado Springs, CO 80962-4400
517822434	Email/Text: EBNBKNOT@ford.com	Dec 06 2022 20:49:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
517819505	EDI: BLUESTEM	Dec 07 2022 01:43:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395-1250
517910756	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2022 20:47:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517819506	Email/Text: bk@lendingclub.com	Dec 06 2022 20:49:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517819507	Email/Text: bk@lendingclub.com	Dec 06 2022 20:49:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St Ste 1000, San Francisco, CA 94105-2967
517819508	Email/Text: bk@lendingclub.com	Dec 06 2022 20:49:00	Lendingclub Corporat, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517819509	Email/Text: bk@lendingclub.com	Dec 06 2022 20:49:00	Lendingclub Corporat, 71 Stevenson St, San Francisco, CA 94105-2934
517819510	Email/Text: EBNBKNOT@ford.com	Dec 06 2022 20:49:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000
517819511	Email/Text: bnc@nordstrom.com	Dec 06 2022 20:48:10	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
517819512	Email/Text: bnc@nordstrom.com	Dec 06 2022 20:48:10	Nordstrom/Td Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
517879854	+ EDI: AGFINANCE.COM	Dec 07 2022 01:43:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517819513	EDI: AGFINANCE.COM	Dec 07 2022 01:43:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
517819514	EDI: AGFINANCE.COM	Dec 07 2022 01:43:00	Onemain Financial, ATTN: Bankruptcy Department, 601 NW 2nd St # 300, Evansville, IN 47708-1013
517819515	^ MEBN	Dec 06 2022 20:39:35	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
517819517	^ MEBN	Dec 06 2022 20:39:35	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105-1909
517819518	^ MEBN	Dec 06 2022 20:39:33	Prosper Marketplace Inc, PO Box 396081, San Francisco, CA 94139-6081
517819521	EDI: RMSC.COM	Dec 07 2022 01:43:00	Syncb/Bp DC, PO Box 965024, Orlando, FL 32896-5024
517819522	EDI: RMSC.COM	Dec 07 2022 01:43:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin

Page 3 of 4

Date Recd: Dec 06, 2022

Form ID: 3180W

Total Noticed: 54

517819523	EDI: RMSC.COM	Dec 07 2022 01:43:00	Synch/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
517819524	EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517821369	+ EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517819525	EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517819526	EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518197014	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 06 2022 20:49:00	The Bank of New York Mellon,, successor to The Bank of New York, et al, c/o Select Portfolio Servicing Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
518197015	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 06 2022 20:49:00	The Bank of New York Mellon,, successor to The Bank of New York, et al, c/o Select Portfolio Servicing Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450, The Bank of New York Mellon,
517919921	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 06 2022 20:49:00	The Bank of New York Mellon, as Trustee for CIT Mo, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
517819528	EDI: USAA.COM	Dec 07 2022 01:43:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Fwy, San Antonio, TX 78288-0002
517819529	EDI: USAA.COM	Dec 07 2022 01:43:00	Usaa Savings Bank, PO Box 47504, San Antonio, TX 78265
517819530	EDI: BLUESTEM	Dec 07 2022 01:43:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2022

Signature: /s/Gustava Winters


---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2022 at the address(es) listed below:

Name

Email Address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 06, 2022

Form ID: 3180W

Total Noticed: 54

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Craig Scott Keiser

on behalf of Creditor THE BANK OF NEW YORK MELLON AS TRUSTEE FOR CIT MORTGAGE LOAN TRUST 2007-1  
craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, et al. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com

Juan C Velasco

on behalf of Joint Debtor Bonnie A Paone bankruptcy@velascolaw.com G19644@notify.cincompass.com

Juan C Velasco

on behalf of Debtor John Paone bankruptcy@velascolaw.com G19644@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7